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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:

Samuel K. Tompoe & Cecelia Tompoe,

Debtors.

Could for the Jointest of New York

Order Filed on January 10, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>15-29212-CMG</u>

Adv. No.:

Hearing Date: 1/4/2017 @ 9:00 a.m.

Judge: Christine M. Gravelle

## ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.** 

**DATED: January 10, 2017** 

Honorable Christine M. Gravelle United States Bankruptcy Judge

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Debtors: Samuel K. Tompoe & Cecelia Tompoe

Case No: 15-29212-CMG

Caption of Order: ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM

STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 1428 Stuyvesant Avenue, Trenton, NJ 08618, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Smith-Sklar, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 23, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2016 through December 2016 with \$713.26 in suspense for a total post-petition default of \$7,294.82 (6 @ \$1,284.58; Late charges 9 @ \$33.40 less suspense of \$713.26); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors are to send a lump sum payment of \$4,000.00 directly to Secured Creditor to be received no later than January 15, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,294.82 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume January 1, 2017, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Samuel K. Tompoe & Cecelia Tompoe

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Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.